

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|----------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| ADAMS COUNTY (001), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Low Income | 27 | 821 | 11 | 1,873 | 4 | 1,797 | 19 | 544 | 0 | 0 |
| Moderate Income | 42 | 1,499 | 15 | 2,250 | 12 | 4,310 | 36 | 1,464 | 0 | 0 |
| Middle Income | 41 | 864 | 5 | 872 | 4 | 1,497 | 41 | 1,729 | 0 | 0 |
| Upper Income | 27 | 729 | 2 | 269 | 1 | 480 | 24 | 679 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 137 | 3,913 | 33 | 5,264 | 21 | 8,084 | 120 | 4,416 | 0 | 0 |
| ARAPAHOE COUNTY (005), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 3 | 195 | 2 | 238 | 0 | 0 | 2 | 175 | 0 | 0 |
| Median Family Income 40-50% | 22 | 660 | 11 | 1,806 | 2 | 1,194 | 21 | 735 | 0 | 0 |
| Median Family Income 50-60% | 22 | 519 | 6 | 1,100 | 3 | 1,305 | 20 | 819 | 0 | 0 |
| Median Family Income 60-70% | 15 | 284 | 4 | 741 | 2 | 900 | 15 | 284 | 0 | 0 |
| Median Family Income 70-80% | 13 | 280 | 0 | 0 | 1 | 350 | 13 | 280 | 0 | 0 |
| Median Family Income 80-90% | 28 | 559 | 1 | 105 | 2 | 1,115 | 26 | 919 | 0 | 0 |
| Median Family Income 90-100% | 39 | 1,196 | 16 | 2,737 | 11 | 6,211 | 37 | 1,245 | 0 | 0 |
| Median Family Income 100-110% | 14 | 372 | 3 | 706 | 5 | 1,780 | 11 | 226 | 0 | 0 |
| Median Family Income 110-120% | 17 | 273 | 1 | 116 | 3 | 2,447 | 16 | 224 | 0 | 0 |
| Median Family Income >= 120% | 107 | 2,911 | 10 | 1,775 | 10 | 5,415 | 100 | 3,541 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 280 | 7,249 | 54 | 9,324 | 39 | 20,717 | 261 | 8,448 | 0 | 0 |

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State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|------------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| ARCHULETA COUNTY (007), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 8 | 96 | 0 | 0 | 1 | 450 | 8 | 531 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 8 | 96 | 0 | 0 | 1 | 450 | 8 | 531 | 0 | 0 |
| BOULDER COUNTY (013), CO | | | | | | | | | | |
| MSA 14500 | | | | | | | | | | |
| Inside AA 0018 | | | | | | | | | | |
| Low Income | 2 | 24 | 2 | 421 | 1 | 750 | 2 | 24 | 0 | 0 |
| Moderate Income | 59 | 1,890 | 18 | 2,964 | 16 | 9,801 | 56 | 3,024 | 0 | 0 |
| Middle Income | 81 | 1,727 | 6 | 1,001 | 8 | 4,098 | 77 | 2,452 | 0 | 0 |
| Upper Income | 46 | 896 | 6 | 1,127 | 2 | 1,259 | 44 | 1,665 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 188 | 4,537 | 32 | 5,513 | 27 | 15,908 | 179 | 7,165 | 0 | 0 |
| BROOMFIELD COUNTY (014), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 27 | 640 | 2 | 329 | 3 | 1,341 | 26 | 845 | 0 | 0 |
| Upper Income | 5 | 207 | 1 | 181 | 0 | 0 | 4 | 164 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 32 | 847 | 3 | 510 | 3 | 1,341 | 30 | 1,009 | 0 | 0 |

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State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|-------------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| CHAFFEE COUNTY (015), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 50 | 1 | 189 | 2 | 1,371 | 3 | 1,421 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 50 | 1 | 189 | 2 | 1,371 | 3 | 1,421 | 0 | 0 |
| CLEAR CREEK COUNTY (019), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 2 | 11 | 0 | 0 | 0 | 0 | 2 | 11 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 11 | 0 | 0 | 0 | 0 | 2 | 11 | 0 | 0 |
| CROWLEY COUNTY (025), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 21 | 0 | 0 | 0 | 0 | 1 | 21 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 21 | 0 | 0 | 0 | 0 | 1 | 21 | 0 | 0 |

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|--------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| CUSTER COUNTY (027), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 10 | 0 | 0 | 0 | 0 | 1 | 10 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 10 | 0 | 0 | 0 | 0 | 1 | 10 | 0 | 0 |
| DELTA COUNTY (029), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 16 | 1 | 250 | 0 | 0 | 2 | 266 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 16 | 1 | 250 | 0 | 0 | 2 | 266 | 0 | 0 |

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|---------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| DENVER COUNTY (031), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 1 | 71 | 0 | 0 | 1 | 500 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 2 | 42 | 0 | 0 | 0 | 0 | 2 | 42 | 0 | 0 |
| Median Family Income 30-40% | 16 | 569 | 4 | 833 | 3 | 1,582 | 12 | 604 | 0 | 0 |
| Median Family Income 40-50% | 27 | 930 | 4 | 615 | 3 | 1,401 | 24 | 1,396 | 0 | 0 |
| Median Family Income 50-60% | 36 | 905 | 5 | 727 | 6 | 2,676 | 35 | 1,277 | 0 | 0 |
| Median Family Income 60-70% | 12 | 275 | 4 | 678 | 5 | 2,930 | 14 | 1,272 | 0 | 0 |
| Median Family Income 70-80% | 28 | 618 | 2 | 443 | 3 | 1,803 | 26 | 484 | 0 | 0 |
| Median Family Income 80-90% | 15 | 415 | 0 | 0 | 4 | 1,820 | 16 | 1,034 | 0 | 0 |
| Median Family Income 90-100% | 16 | 405 | 4 | 532 | 2 | 536 | 17 | 562 | 0 | 0 |
| Median Family Income 100-110% | 30 | 1,013 | 4 | 538 | 5 | 2,274 | 28 | 1,881 | 0 | 0 |
| Median Family Income 110-120% | 32 | 1,129 | 0 | 0 | 3 | 1,120 | 25 | 645 | 0 | 0 |
| Median Family Income >= 120% | 160 | 4,590 | 26 | 4,268 | 19 | 10,523 | 157 | 8,153 | 0 | 0 |
| Median Family Income Not Known | 3 | 111 | 3 | 470 | 2 | 814 | 3 | 189 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 378 | 11,073 | 56 | 9,104 | 56 | 27,979 | 359 | 17,539 | 0 | 0 |
| DOLORES COUNTY (033), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 8 | 354 | 0 | 0 | 1 | 1,000 | 6 | 165 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 8 | 354 | 0 | 0 | 1 | 1,000 | 6 | 165 | 0 | 0 |

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|---------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| DOUGLAS COUNTY (035), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 28 | 1,085 | 12 | 1,895 | 15 | 6,351 | 22 | 1,519 | 0 | 0 |
| Upper Income | 96 | 2,244 | 11 | 1,981 | 7 | 4,387 | 87 | 1,886 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 124 | 3,329 | 23 | 3,876 | 22 | 10,738 | 109 | 3,405 | 0 | 0 |
| EAGLE COUNTY (037), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 101 | 0 | 0 | 1 | 101 | 0 | 0 |
| Upper Income | 23 | 620 | 5 | 671 | 3 | 1,330 | 23 | 889 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 23 | 620 | 6 | 772 | 3 | 1,330 | 24 | 990 | 0 | 0 |
| ELBERT COUNTY (039), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 3 | 41 | 0 | 0 | 1 | 254 | 4 | 295 | 0 | 0 |
| Upper Income | 10 | 313 | 0 | 0 | 0 | 0 | 10 | 313 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 13 | 354 | 0 | 0 | 1 | 254 | 14 | 608 | 0 | 0 |

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| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|---------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| EL PASO COUNTY (041), CO | | | | | | | | | | |
| MSA 17820 | | | | | | | | | | |
| Inside AA 0020 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 17 | 600 | 2 | 422 | 6 | 2,560 | 15 | 495 | 0 | 0 |
| Median Family Income 40-50% | 7 | 394 | 3 | 633 | 1 | 268 | 3 | 113 | 0 | 0 |
| Median Family Income 50-60% | 3 | 129 | 2 | 370 | 1 | 283 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 29 | 768 | 10 | 1,777 | 5 | 2,590 | 29 | 1,604 | 0 | 0 |
| Median Family Income 70-80% | 28 | 882 | 2 | 271 | 8 | 3,807 | 26 | 824 | 0 | 0 |
| Median Family Income 80-90% | 29 | 813 | 4 | 576 | 2 | 1,215 | 28 | 2,014 | 0 | 0 |
| Median Family Income 90-100% | 21 | 341 | 1 | 220 | 3 | 1,447 | 21 | 996 | 0 | 0 |
| Median Family Income 100-110% | 23 | 675 | 2 | 294 | 1 | 918 | 21 | 1,538 | 0 | 0 |
| Median Family Income 110-120% | 17 | 313 | 1 | 114 | 1 | 754 | 16 | 239 | 0 | 0 |
| Median Family Income >= 120% | 71 | 1,566 | 6 | 925 | 4 | 1,886 | 67 | 1,700 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 245 | 6,481 | 33 | 5,602 | 32 | 15,728 | 226 | 9,523 | 0 | 0 |
| FREMONT COUNTY (043), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 162 | 0 | 0 | 0 | 0 | 3 | 162 | 0 | 0 |
| Middle Income | 1 | 65 | 0 | 0 | 0 | 0 | 1 | 65 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 227 | 0 | 0 | 0 | 0 | 4 | 227 | 0 | 0 |

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Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|----------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| GARFIELD COUNTY (045), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 15 | 349 | 6 | 1,033 | 3 | 993 | 22 | 2,025 | 0 | 0 |
| Upper Income | 12 | 317 | 1 | 250 | 0 | 0 | 9 | 105 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 27 | 666 | 7 | 1,283 | 3 | 993 | 31 | 2,130 | 0 | 0 |
| GILPIN COUNTY (047), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 4 | 0 | 0 | 0 | 0 | 1 | 4 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 4 | 0 | 0 | 0 | 0 | 1 | 4 | 0 | 0 |
| GRAND COUNTY (049), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 12 | 1 | 159 | 0 | 0 | 2 | 171 | 0 | 0 |
| Upper Income | 1 | 50 | 1 | 192 | 3 | 2,028 | 2 | 242 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 62 | 2 | 351 | 3 | 2,028 | 4 | 413 | 0 | 0 |

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State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|-----------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| JEFFERSON COUNTY (059), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Inside AA 0021 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 3 | 48 | 0 | 0 | 0 | 0 | 3 | 48 | 0 | 0 |
| Median Family Income 40-50% | 2 | 40 | 2 | 450 | 0 | 0 | 2 | 40 | 0 | 0 |
| Median Family Income 50-60% | 8 | 281 | 4 | 579 | 3 | 2,252 | 4 | 174 | 0 | 0 |
| Median Family Income 60-70% | 7 | 214 | 0 | 0 | 1 | 328 | 4 | 105 | 0 | 0 |
| Median Family Income 70-80% | 26 | 878 | 6 | 856 | 5 | 2,547 | 24 | 875 | 0 | 0 |
| Median Family Income 80-90% | 18 | 519 | 2 | 390 | 0 | 0 | 17 | 432 | 0 | 0 |
| Median Family Income 90-100% | 35 | 805 | 6 | 1,246 | 3 | 1,319 | 33 | 706 | 0 | 0 |
| Median Family Income 100-110% | 19 | 661 | 8 | 1,154 | 0 | 0 | 23 | 1,423 | 0 | 0 |
| Median Family Income 110-120% | 23 | 491 | 1 | 146 | 1 | 328 | 21 | 391 | 0 | 0 |
| Median Family Income >= 120% | 88 | 2,154 | 14 | 2,514 | 14 | 7,757 | 81 | 2,856 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 229 | 6,091 | 43 | 7,335 | 27 | 14,531 | 212 | 7,050 | 0 | 0 |
| LAKE COUNTY (065), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 6 | 0 | 0 | 0 | 0 | 1 | 6 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 6 | 0 | 0 | 0 | 0 | 1 | 6 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|------------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LA PLATA COUNTY (067), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 27 | 871 | 3 | 524 | 5 | 2,071 | 23 | 804 | 0 | 0 |
| Upper Income | 35 | 998 | 4 | 774 | 4 | 2,690 | 28 | 588 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 62 | 1,869 | 7 | 1,298 | 9 | 4,761 | 51 | 1,392 | 0 | 0 |
| LARIMER COUNTY (069), CO | | | | | | | | | | |
| MSA 22660 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 7 | 244 | 1 | 185 | 1 | 823 | 8 | 429 | 0 | 0 |
| Middle Income | 12 | 331 | 1 | 132 | 0 | 0 | 11 | 344 | 0 | 0 |
| Upper Income | 8 | 275 | 0 | 0 | 3 | 877 | 7 | 252 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 27 | 850 | 2 | 317 | 4 | 1,700 | 26 | 1,025 | 0 | 0 |
| LAS ANIMAS COUNTY (071), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 23 | 0 | 0 | 0 | 0 | 1 | 23 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 23 | 0 | 0 | 0 | 0 | 1 | 23 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|-----------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LOGAN COUNTY (075), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 400 | 1 | 400 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 400 | 1 | 400 | 0 | 0 |
| MESA COUNTY (077), CO | | | | | | | | | | |
| MSA 24300 | | | | | | | | | | |
| Inside AA 0023 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 26 | 783 | 4 | 615 | 4 | 3,063 | 25 | 2,703 | 0 | 0 |
| Middle Income | 57 | 1,327 | 5 | 784 | 5 | 2,085 | 54 | 2,643 | 0 | 0 |
| Upper Income | 14 | 264 | 1 | 180 | 1 | 781 | 14 | 419 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 97 | 2,374 | 10 | 1,579 | 10 | 5,929 | 93 | 5,765 | 0 | 0 |
| MONTEZUMA COUNTY (083), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 11 | 399 | 4 | 580 | 2 | 1,053 | 10 | 567 | 0 | 0 |
| Middle Income | 41 | 1,169 | 6 | 1,155 | 5 | 2,675 | 37 | 1,548 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 52 | 1,568 | 10 | 1,735 | 7 | 3,728 | 47 | 2,115 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| PARK COUNTY (093), CO | | | | | | | | | | |
| MSA 19740 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 17 | 1 | 125 | 0 | 0 | 3 | 17 | 0 | 0 |
| Middle Income | 1 | 4 | 0 | 0 | 0 | 0 | 1 | 4 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 21 | 1 | 125 | 0 | 0 | 4 | 21 | 0 | 0 |
| PITKIN COUNTY (097), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 68 | 1,803 | 9 | 1,400 | 10 | 5,366 | 61 | 3,071 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 68 | 1,803 | 9 | 1,400 | 10 | 5,366 | 61 | 3,071 | 0 | 0 |
| PUEBLO COUNTY (101), CO | | | | | | | | | | |
| MSA 39380 | | | | | | | | | | |
| Inside AA 0024 | | | | | | | | | | |
| Low Income | 1 | 51 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 23 | 822 | 4 | 677 | 1 | 451 | 15 | 712 | 0 | 0 |
| Middle Income | 20 | 793 | 4 | 762 | 2 | 530 | 18 | 931 | 0 | 0 |
| Upper Income | 33 | 764 | 1 | 135 | 1 | 335 | 33 | 849 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 77 | 2,430 | 9 | 1,574 | 4 | 1,316 | 66 | 2,492 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|------------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| RIO BLANCO COUNTY (103), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 10 | 0 | 0 | 0 | 0 | 1 | 10 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 10 | 0 | 0 | 0 | 0 | 1 | 10 | 0 | 0 |
| RIO GRANDE COUNTY (105), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 11 | 0 | 0 | 0 | 0 | 1 | 11 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 11 | 0 | 0 | 0 | 0 | 1 | 11 | 0 | 0 |
| ROUTT COUNTY (107), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 9 | 177 | 0 | 0 | 0 | 0 | 9 | 177 | 0 | 0 |
| Upper Income | 55 | 1,217 | 8 | 1,180 | 5 | 1,686 | 58 | 1,824 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 64 | 1,394 | 8 | 1,180 | 5 | 1,686 | 67 | 2,001 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|------------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| SAN MIGUEL COUNTY (113), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 2 | 56 | 0 | 0 | 0 | 0 | 2 | 56 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 56 | 0 | 0 | 0 | 0 | 2 | 56 | 0 | 0 |
| SUMMIT COUNTY (117), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 3 | 138 | 0 | 0 | 0 | 0 | 1 | 13 | 0 | 0 |
| Upper Income | 6 | 87 | 0 | 0 | 1 | 350 | 6 | 87 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 9 | 225 | 0 | 0 | 1 | 350 | 7 | 100 | 0 | 0 |
| TELLER COUNTY (119), CO | | | | | | | | | | |
| MSA 17820 | | | | | | | | | | |
| Inside AA 0020 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 32 | 814 | 1 | 143 | 4 | 1,361 | 33 | 1,954 | 0 | 0 |
| Upper Income | 41 | 902 | 2 | 204 | 3 | 1,976 | 36 | 2,101 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 73 | 1,716 | 3 | 347 | 7 | 3,337 | 69 | 4,055 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| WELD COUNTY (123), CO | | | | | | | | | | |
| MSA 24540 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 47 | 3 | 680 | 2 | 896 | 3 | 47 | 0 | 0 |
| Middle Income | 9 | 78 | 2 | 430 | 3 | 1,735 | 11 | 1,451 | 0 | 0 |
| Upper Income | 12 | 323 | 5 | 890 | 1 | 480 | 12 | 774 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 24 | 448 | 10 | 2,000 | 6 | 3,111 | 26 | 2,272 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 2,163 | 58,153 | 349 | 58,143 | 285 | 143,472 | 2,014 | 83,149 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 118 | 3,253 | 18 | 3,392 | 20 | 10,664 | 118 | 7,724 | 0 | 0 |
| STATE TOTAL | 2,281 | 61,406 | 367 | 61,535 | 305 | 154,136 | 2,132 | 90,873 | 0 | 0 |

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Farms with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|-----------------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|----------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LA PLATA COUNTY (067), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 3 | 135 | 1 | 132 | 0 | 0 | 4 | 267 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 3 | 135 | 1 | 132 | 0 | 0 | 4 | 267 | 0 | 0 |
| MONTEZUMA COUNTY (083), CO | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Inside AA 0019 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 8 | 363 | 0 | 0 | 1 | 400 | 8 | 363 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 9 | 383 | 0 | 0 | 1 | 400 | 8 | 363 | 0 | 0 |
| PUEBLO COUNTY (101), CO | | | | | | | | | | |
| MSA 39380 | | | | | | | | | | |
| Inside AA 0024 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 4 | 179 | 0 | 0 | 0 | 0 | 4 | 179 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 179 | 0 | 0 | 0 | 0 | 4 | 179 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 16 | 697 | 1 | 132 | 1 | 400 | 16 | 809 | 0 | 0 |

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Farms with Gross Annual Revenues <= \$1 Million | | Memo Item: Loans by Affiliates | |
|-----------------------------|----------------------------------------|---------------|-------------------------------------------------------|---------------|---------------------------------------|---------------|----------------------------------------------------------|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 16 | 697 | 1 | 132 | 1 | 400 | 16 | 809 | 0 | 0 |

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= \$1 million revenue | | Purchases | |
|----------------------------------------------|--------------|---------------|--------------------------------------------------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| AZ - COCONINO COUNTY (005) - MSA 22380 | 284 | 23,791 | 191 | 8,021 | 0 | 0 |
| AZ - MOHAVE COUNTY (015) - MSA 29420 | 119 | 9,747 | 85 | 3,284 | 0 | 0 |
| AZ - APACHE COUNTY (001) - MSA NA 2/ | 36 | 2,711 | 31 | 1,288 | 0 | 0 |
| AZ - GILA COUNTY (007) - MSA NA 2/ | 65 | 4,888 | 48 | 1,252 | 0 | 0 |
| AZ - GRAHAM COUNTY (009) - MSA NA | 29 | 3,124 | 18 | 563 | 0 | 0 |
| AZ - GREENLEE COUNTY (011) - MSA NA | 6 | 1,050 | 4 | 137 | 0 | 0 |
| AZ - LA PAZ COUNTY (012) - MSA NA | 19 | 1,037 | 10 | 441 | 0 | 0 |
| AZ - NAVAJO COUNTY (017) - MSA NA | 125 | 12,016 | 83 | 4,945 | 0 | 0 |
| AZ - SANTA CRUZ COUNTY (023) - MSA NA | 30 | 1,422 | 24 | 661 | 0 | 0 |
| AZ - MARICOPA COUNTY (013) - MSA 38060 | 1,411 | 181,458 | 855 | 42,437 | 0 | 0 |
| AZ - PINAL COUNTY (021) - MSA 38060 | 52 | 6,522 | 35 | 2,838 | 0 | 0 |
| AZ - YAVAPAI COUNTY (025) - MSA 39150 | 313 | 23,531 | 234 | 11,378 | 0 | 0 |
| AZ - COCHISE COUNTY (003) - MSA 43420 2/ | 97 | 4,451 | 85 | 2,941 | 0 | 0 |
| AZ - PIMA COUNTY (019) - MSA 46060 | 689 | 75,766 | 447 | 22,667 | 0 | 0 |
| AZ - YUMA COUNTY (027) - MSA 49740 | 175 | 18,664 | 114 | 6,379 | 0 | 0 |
| CA - KERN COUNTY (029) - MSA 12540 | 48 | 4,017 | 37 | 1,162 | 0 | 0 |
| CA - FRESNO COUNTY (019) - MSA 23420 | 348 | 35,643 | 246 | 12,646 | 0 | 0 |
| CA - LOS ANGELES COUNTY (037) - MSA 31084 2/ | 2,430 | 246,853 | 1,660 | 68,671 | 0 | 0 |
| CA - ORANGE COUNTY (059) - MSA 11244 | 1,053 | 121,653 | 656 | 28,864 | 0 | 0 |
| CA - VENTURA COUNTY (111) - MSA 37100 | 123 | 15,227 | 78 | 2,114 | 0 | 0 |
| CA - RIVERSIDE COUNTY (065) - MSA 40140 | 543 | 61,510 | 352 | 14,793 | 0 | 0 |
| CA - SAN BERNARDINO COUNTY (071) - MSA 40140 | 316 | 40,098 | 196 | 8,724 | 0 | 0 |
| CA - SACRAMENTO COUNTY (067) - MSA 40900 | 251 | 27,141 | 168 | 6,684 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= \$1 million revenue | | Purchases | |
|-----------------------------------------------|--------------|---------------|--------------------------------------------------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| CA - SAN DIEGO COUNTY (073) - MSA 41740 | 2,354 | 289,395 | 1,424 | 58,470 | 0 | 0 |
| CA - ALAMEDA COUNTY (001) - MSA 36084 2/ | 278 | 33,441 | 179 | 7,985 | 0 | 0 |
| CA - CONTRA COSTA COUNTY (013) - MSA 36084 2/ | 169 | 12,319 | 115 | 4,394 | 0 | 0 |
| CA - SAN FRANCISCO COUNTY (075) - MSA 41884 | 220 | 20,903 | 158 | 6,888 | 0 | 0 |
| CA - SAN MATEO COUNTY (081) - MSA 41884 | 105 | 13,105 | 75 | 4,811 | 0 | 0 |
| CA - SANTA CLARA COUNTY (085) - MSA 41940 | 241 | 26,307 | 162 | 8,348 | 0 | 0 |
| CO - BOULDER COUNTY (013) - MSA 14500 | 247 | 25,958 | 179 | 7,165 | 0 | 0 |
| CO - EAGLE COUNTY (037) - MSA NA | 32 | 2,722 | 24 | 990 | 0 | 0 |
| CO - GARFIELD COUNTY (045) - MSA NA | 37 | 2,942 | 31 | 2,130 | 0 | 0 |
| CO - LA PLATA COUNTY (067) - MSA NA | 78 | 7,928 | 51 | 1,392 | 0 | 0 |
| CO - MONTEZUMA COUNTY (083) - MSA NA | 69 | 7,031 | 47 | 2,115 | 0 | 0 |
| CO - MONTROSE COUNTY (085) - MSA NA | 9 | 636 | 8 | 579 | 0 | 0 |
| CO - PITKIN COUNTY (097) - MSA NA | 87 | 8,569 | 61 | 3,071 | 0 | 0 |
| CO - ROUTT COUNTY (107) - MSA NA | 77 | 4,260 | 67 | 2,001 | 0 | 0 |
| CO - EL PASO COUNTY (041) - MSA 17820 | 310 | 27,811 | 226 | 9,523 | 0 | 0 |
| CO - TELLER COUNTY (119) - MSA 17820 | 83 | 5,400 | 69 | 4,055 | 0 | 0 |
| CO - ADAMS COUNTY (001) - MSA 19740 | 191 | 17,261 | 120 | 4,416 | 0 | 0 |
| CO - ARAPAHOE COUNTY (005) - MSA 19740 | 373 | 37,290 | 261 | 8,448 | 0 | 0 |
| CO - BROOMFIELD COUNTY (014) - MSA 19740 | 38 | 2,698 | 30 | 1,009 | 0 | 0 |
| CO - DENVER COUNTY (031) - MSA 19740 | 490 | 48,156 | 359 | 17,539 | 0 | 0 |
| CO - DOUGLAS COUNTY (035) - MSA 19740 | 169 | 17,943 | 109 | 3,405 | 0 | 0 |
| CO - GILPIN COUNTY (047) - MSA 19740 | 1 | 4 | 1 | 4 | 0 | 0 |
| CO - JEFFERSON COUNTY (059) - MSA 19740 | 299 | 27,957 | 212 | 7,050 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= \$1 million revenue | | Purchases | |
|-----------------------------------------|--------------|---------------|--------------------------------------------------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| NM - SAN JUAN COUNTY (045) - MSA 22140 | 72 | 12,198 | 38 | 2,406 | 0 | 0 |
| CO - MESA COUNTY (077) - MSA 24300 | 117 | 9,882 | 93 | 5,765 | 0 | 0 |
| CO - PUEBLO COUNTY (101) - MSA 39380 | 90 | 5,320 | 66 | 2,492 | 0 | 0 |
| NV - CARSON CITY (510) - MSA 16180 2/ | 52 | 5,131 | 34 | 966 | 0 | 0 |
| NV - CLARK COUNTY (003) - MSA 29820 | 2,558 | 232,491 | 1,763 | 59,935 | 0 | 0 |
| NV - CHURCHILL COUNTY (001) - MSA NA | 32 | 3,339 | 22 | 900 | 0 | 0 |
| NV - DOUGLAS COUNTY (005) - MSA NA 2/ | 53 | 3,214 | 34 | 699 | 0 | 0 |
| NV - ELKO COUNTY (007) - MSA NA | 70 | 6,933 | 51 | 1,724 | 0 | 0 |
| NV - EUREKA COUNTY (011) - MSA NA | 3 | 64 | 3 | 64 | 0 | 0 |
| NV - HUMBOLDT COUNTY (013) - MSA NA | 25 | 2,663 | 18 | 1,339 | 0 | 0 |
| NV - LANDER COUNTY (015) - MSA NA | 2 | 428 | 0 | 0 | 0 | 0 |
| NV - LINCOLN COUNTY (017) - MSA NA | 1 | 50 | 0 | 0 | 0 | 0 |
| NV - LYON COUNTY (019) - MSA NA | 39 | 2,569 | 29 | 581 | 0 | 0 |
| NV - NYE COUNTY (023) - MSA NA | 51 | 4,657 | 36 | 1,284 | 0 | 0 |
| NV - PERSHING COUNTY (027) - MSA NA | 10 | 222 | 10 | 222 | 0 | 0 |
| NV - WHITE PINE COUNTY (033) - MSA NA | 4 | 464 | 2 | 55 | 0 | 0 |
| NV - STOREY COUNTY (029) - MSA 39900 | 3 | 22 | 3 | 22 | 0 | 0 |
| NV - WASHOE COUNTY (031) - MSA 39900 2/ | 381 | 44,331 | 240 | 10,602 | 0 | 0 |
| TX - TRAVIS COUNTY (453) - MSA 12420 | 89 | 13,098 | 59 | 3,737 | 0 | 0 |
| TX - COLLIN COUNTY (085) - MSA 19124 | 125 | 9,114 | 100 | 3,499 | 0 | 0 |
| TX - DALLAS COUNTY (113) - MSA 19124 | 431 | 54,778 | 278 | 11,458 | 0 | 0 |
| TX - DENTON COUNTY (121) - MSA 19124 | 82 | 7,142 | 56 | 3,107 | 0 | 0 |
| TX - TARRANT COUNTY (439) - MSA 23104 | 113 | 12,140 | 75 | 3,728 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= \$1 million revenue | | Purchases | |
|--------------------------------------------|--------------|---------------|--------------------------------------------------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| TX - BRAZORIA COUNTY (039) - MSA 26420 2/ | 86 | 5,012 | 68 | 1,470 | 0 | 0 |
| TX - CHAMBERS COUNTY (071) - MSA 26420 2/ | 31 | 1,777 | 25 | 568 | 0 | 0 |
| TX - FORT BEND COUNTY (157) - MSA 26420 | 394 | 35,038 | 288 | 11,681 | 0 | 0 |
| TX - GALVESTON COUNTY (167) - MSA 26420 2/ | 255 | 15,567 | 210 | 5,440 | 0 | 0 |
| TX - HARRIS COUNTY (201) - MSA 26420 | 3,482 | 385,046 | 2,279 | 81,877 | 0 | 0 |
| TX - MONTGOMERY COUNTY (339) - MSA 26420 | 577 | 47,611 | 427 | 15,475 | 0 | 0 |
| TX - WALLER COUNTY (473) - MSA 26420 | 26 | 3,385 | 13 | 237 | 0 | 0 |
| TX - BEXAR COUNTY (029) - MSA 41700 | 449 | 58,938 | 284 | 15,421 | 0 | 0 |
| TX - COMAL COUNTY (091) - MSA 41700 | 60 | 6,078 | 40 | 1,886 | 0 | 0 |
| TX - WHARTON COUNTY (481) - MSA NA | 10 | 431 | 6 | 40 | 0 | 0 |
| ID - ADA COUNTY (001) - MSA 14260 | 329 | 26,215 | 228 | 9,981 | 0 | 0 |
| ID - BOISE COUNTY (015) - MSA 14260 | 7 | 221 | 6 | 181 | 0 | 0 |
| ID - CANYON COUNTY (027) - MSA 14260 | 173 | 11,957 | 128 | 4,752 | 0 | 0 |
| ID - GEM COUNTY (045) - MSA 14260 | 17 | 808 | 12 | 157 | 0 | 0 |
| ID - OWYHEE COUNTY (073) - MSA 14260 | 24 | 455 | 20 | 363 | 0 | 0 |
| ID - BONNEVILLE COUNTY (019) - MSA 26820 | 258 | 23,547 | 184 | 5,983 | 0 | 0 |
| ID - BUTTE COUNTY (023) - MSA 26820 | 9 | 108 | 9 | 108 | 0 | 0 |
| ID - JEFFERSON COUNTY (051) - MSA 26820 | 80 | 5,354 | 56 | 1,854 | 0 | 0 |
| ID - BEAR LAKE COUNTY (007) - MSA NA | 34 | 1,076 | 31 | 951 | 0 | 0 |
| ID - BINGHAM COUNTY (011) - MSA NA | 158 | 10,111 | 126 | 3,903 | 0 | 0 |
| ID - BLAINE COUNTY (013) - MSA NA | 135 | 11,577 | 104 | 4,999 | 0 | 0 |
| ID - CASSIA COUNTY (031) - MSA NA | 38 | 3,243 | 26 | 747 | 0 | 0 |
| ID - GOODING COUNTY (047) - MSA NA | 42 | 1,841 | 38 | 1,191 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= \$1 million revenue | | Purchases | |
|------------------------------------------|--------------|---------------|--------------------------------------------------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| ID - LATAH COUNTY (057) - MSA NA | 83 | 6,912 | 57 | 2,324 | 0 | 0 |
| ID - MADISON COUNTY (065) - MSA NA | 76 | 7,332 | 48 | 1,455 | 0 | 0 |
| ID - PAYETTE COUNTY (075) - MSA NA | 62 | 1,292 | 53 | 815 | 0 | 0 |
| ID - WASHINGTON COUNTY (087) - MSA NA | 47 | 3,222 | 41 | 784 | 0 | 0 |
| ID - NEZ PERCE COUNTY (069) - MSA 30300 | 40 | 3,030 | 32 | 1,799 | 0 | 0 |
| UT - CACHE COUNTY (005) - MSA 30860 | 232 | 22,967 | 154 | 4,569 | 0 | 0 |
| UT - BOX ELDER COUNTY (003) - MSA 36260 | 149 | 10,095 | 118 | 2,381 | 0 | 0 |
| UT - DAVIS COUNTY (011) - MSA 36260 | 578 | 52,951 | 410 | 11,023 | 0 | 0 |
| UT - MORGAN COUNTY (029) - MSA 36260 | 19 | 1,438 | 14 | 724 | 0 | 0 |
| UT - WEBER COUNTY (057) - MSA 36260 | 306 | 36,269 | 196 | 7,788 | 0 | 0 |
| ID - BANNOCK COUNTY (005) - MSA 38540 | 77 | 5,777 | 59 | 3,184 | 0 | 0 |
| UT - JUAB COUNTY (023) - MSA 39340 | 13 | 1,233 | 12 | 233 | 0 | 0 |
| UT - UTAH COUNTY (049) - MSA 39340 | 1,030 | 90,005 | 725 | 23,885 | 0 | 0 |
| UT - SALT LAKE COUNTY (035) - MSA 41620 | 2,684 | 238,641 | 1,875 | 60,154 | 0 | 0 |
| UT - TOOELE COUNTY (045) - MSA 41620 | 93 | 6,320 | 72 | 2,120 | 0 | 0 |
| UT - WASHINGTON COUNTY (053) - MSA 41100 | 354 | 44,767 | 217 | 11,468 | 0 | 0 |
| WY - TETON COUNTY (039) - MSA NA | 17 | 3,027 | 4 | 163 | 0 | 0 |
| ID - JEROME COUNTY (053) - MSA 46300 | 11 | 1,168 | 4 | 47 | 0 | 0 |
| ID - TWIN FALLS COUNTY (083) - MSA 46300 | 100 | 13,482 | 71 | 5,159 | 0 | 0 |
| UT - BEAVER COUNTY (001) - MSA NA | 14 | 1,798 | 12 | 493 | 0 | 0 |
| UT - CARBON COUNTY (007) - MSA NA | 36 | 3,061 | 27 | 918 | 0 | 0 |
| UT - DAGGETT COUNTY (009) - MSA NA | 6 | 241 | 5 | 172 | 0 | 0 |
| UT - DUCHESNE COUNTY (013) - MSA NA | 294 | 12,320 | 245 | 5,069 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= \$1 million revenue | | Purchases | |
|------------------------------------------|--------------|---------------|--------------------------------------------------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| UT - EMERY COUNTY (015) - MSA NA | 49 | 2,402 | 40 | 1,002 | 0 | 0 |
| UT - GARFIELD COUNTY (017) - MSA NA | 51 | 876 | 49 | 791 | 0 | 0 |
| UT - GRAND COUNTY (019) - MSA NA | 94 | 10,883 | 63 | 3,475 | 0 | 0 |
| UT - IRON COUNTY (021) - MSA NA | 98 | 11,820 | 62 | 3,464 | 0 | 0 |
| UT - KANE COUNTY (025) - MSA NA | 29 | 2,128 | 21 | 492 | 0 | 0 |
| UT - MILLARD COUNTY (027) - MSA NA | 118 | 4,697 | 99 | 1,988 | 0 | 0 |
| UT - PIUTE COUNTY (031) - MSA NA | 9 | 123 | 8 | 98 | 0 | 0 |
| UT - RICH COUNTY (033) - MSA NA | 44 | 2,825 | 32 | 617 | 0 | 0 |
| UT - SAN JUAN COUNTY (037) - MSA NA | 71 | 3,289 | 61 | 2,016 | 0 | 0 |
| UT - SANPETE COUNTY (039) - MSA NA | 60 | 3,153 | 46 | 865 | 0 | 0 |
| UT - SEVIER COUNTY (041) - MSA NA | 151 | 13,057 | 105 | 2,288 | 0 | 0 |
| UT - SUMMIT COUNTY (043) - MSA NA | 311 | 28,483 | 212 | 7,310 | 0 | 0 |
| UT - UINTAH COUNTY (047) - MSA NA | 216 | 21,897 | 155 | 5,822 | 0 | 0 |
| UT - WASATCH COUNTY (051) - MSA NA | 130 | 12,031 | 99 | 5,674 | 0 | 0 |
| UT - WAYNE COUNTY (055) - MSA NA | 8 | 975 | 5 | 86 | 0 | 0 |
| OR - CLACKAMAS COUNTY (005) - MSA 38900 | 12 | 1,590 | 6 | 254 | 0 | 0 |
| OR - MULTNOMAH COUNTY (051) - MSA 38900 | 57 | 17,578 | 12 | 1,580 | 0 | 0 |
| OR - WASHINGTON COUNTY (067) - MSA 38900 | 29 | 9,003 | 6 | 738 | 0 | 0 |
| WA - KING COUNTY (033) - MSA 42644 2/ | 237 | 70,898 | 78 | 7,374 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Farms with ≤ \$1 million revenue | | Purchases | |
|----------------------------------------------|-----------------|------------------|-----------------------------------------------------|------------------|-----------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| AZ - COCONINO COUNTY (005) - MSA 22380 | 1 | 250 | 0 | 0 | 0 | 0 |
| AZ - GILA COUNTY (007) - MSA NA 2/ | 2 | 60 | 2 | 60 | 0 | 0 |
| AZ - GRAHAM COUNTY (009) - MSA NA | 2 | 505 | 1 | 5 | 0 | 0 |
| AZ - LA PAZ COUNTY (012) - MSA NA | 1 | 15 | 1 | 15 | 0 | 0 |
| AZ - NAVAJO COUNTY (017) - MSA NA | 1 | 50 | 1 | 50 | 0 | 0 |
| AZ - PINAL COUNTY (021) - MSA 38060 | 16 | 4,432 | 4 | 1,375 | 0 | 0 |
| AZ - YAVAPAI COUNTY (025) - MSA 39150 | 3 | 36 | 2 | 25 | 0 | 0 |
| AZ - COCHISE COUNTY (003) - MSA 43420 2/ | 1 | 10 | 1 | 10 | 0 | 0 |
| AZ - PIMA COUNTY (019) - MSA 46060 | 6 | 615 | 4 | 415 | 0 | 0 |
| AZ - YUMA COUNTY (027) - MSA 49740 | 2 | 75 | 1 | 50 | 0 | 0 |
| CA - KERN COUNTY (029) - MSA 12540 | 2 | 195 | 2 | 195 | 0 | 0 |
| CA - FRESNO COUNTY (019) - MSA 23420 | 3 | 315 | 3 | 315 | 0 | 0 |
| CA - LOS ANGELES COUNTY (037) - MSA 31084 2/ | 2 | 53 | 2 | 53 | 0 | 0 |
| CA - RIVERSIDE COUNTY (065) - MSA 40140 | 1 | 20 | 1 | 20 | 0 | 0 |
| CA - SAN DIEGO COUNTY (073) - MSA 41740 | 4 | 235 | 4 | 235 | 0 | 0 |
| CO - LA PLATA COUNTY (067) - MSA NA | 4 | 267 | 4 | 267 | 0 | 0 |
| CO - MONTEZUMA COUNTY (083) - MSA NA | 10 | 783 | 8 | 363 | 0 | 0 |
| NM - SAN JUAN COUNTY (045) - MSA 22140 | 1 | 3 | 1 | 3 | 0 | 0 |
| CO - PUEBLO COUNTY (101) - MSA 39380 | 4 | 179 | 4 | 179 | 0 | 0 |
| NV - CLARK COUNTY (003) - MSA 29820 | 1 | 1 | 1 | 1 | 0 | 0 |
| NV - CHURCHILL COUNTY (001) - MSA NA | 1 | 50 | 0 | 0 | 0 | 0 |
| NV - ELKO COUNTY (007) - MSA NA | 1 | 345 | 0 | 0 | 0 | 0 |
| NV - EUREKA COUNTY (011) - MSA NA | 3 | 203 | 3 | 203 | 0 | 0 |
| NV - HUMBOLDT COUNTY (013) - MSA NA | 1 | 52 | 1 | 52 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Farms with ≤ \$1 million revenue | | Purchases | |
|------------------------------------------|-----------------|------------------|-----------------------------------------------------|------------------|-----------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| NV - LANDER COUNTY (015) - MSA NA | 1 | 20 | 0 | 0 | 0 | 0 |
| NV - LYON COUNTY (019) - MSA NA | 1 | 125 | 1 | 125 | 0 | 0 |
| NV - NYE COUNTY (023) - MSA NA | 1 | 186 | 0 | 0 | 0 | 0 |
| NV - PERSHING COUNTY (027) - MSA NA | 2 | 410 | 2 | 410 | 0 | 0 |
| NV - WHITE PINE COUNTY (033) - MSA NA | 1 | 98 | 1 | 98 | 0 | 0 |
| NV - WASHOE COUNTY (031) - MSA 39900 2/ | 2 | 20 | 2 | 20 | 0 | 0 |
| TX - TARRANT COUNTY (439) - MSA 23104 | 2 | 400 | 0 | 0 | 0 | 0 |
| TX - FORT BEND COUNTY (157) - MSA 26420 | 1 | 25 | 1 | 25 | 0 | 0 |
| TX - HARRIS COUNTY (201) - MSA 26420 | 4 | 45 | 3 | 35 | 0 | 0 |
| ID - CANYON COUNTY (027) - MSA 14260 | 17 | 3,562 | 12 | 1,962 | 0 | 0 |
| ID - GEM COUNTY (045) - MSA 14260 | 1 | 60 | 0 | 0 | 0 | 0 |
| ID - OWYHEE COUNTY (073) - MSA 14260 | 8 | 1,284 | 7 | 1,254 | 0 | 0 |
| ID - BONNEVILLE COUNTY (019) - MSA 26820 | 11 | 1,359 | 10 | 1,159 | 0 | 0 |
| ID - BUTTE COUNTY (023) - MSA 26820 | 4 | 355 | 3 | 280 | 0 | 0 |
| ID - JEFFERSON COUNTY (051) - MSA 26820 | 10 | 1,639 | 6 | 874 | 0 | 0 |
| ID - BEAR LAKE COUNTY (007) - MSA NA | 12 | 962 | 11 | 687 | 0 | 0 |
| ID - BINGHAM COUNTY (011) - MSA NA | 10 | 2,548 | 5 | 893 | 0 | 0 |
| ID - BLAINE COUNTY (013) - MSA NA | 2 | 35 | 2 | 35 | 0 | 0 |
| ID - CASSIA COUNTY (031) - MSA NA | 8 | 916 | 6 | 810 | 0 | 0 |
| ID - GOODING COUNTY (047) - MSA NA | 2 | 100 | 1 | 60 | 0 | 0 |
| ID - LATAH COUNTY (057) - MSA NA | 4 | 301 | 3 | 201 | 0 | 0 |
| ID - MADISON COUNTY (065) - MSA NA | 3 | 280 | 2 | 215 | 0 | 0 |
| ID - PAYETTE COUNTY (075) - MSA NA | 9 | 1,453 | 9 | 1,453 | 0 | 0 |
| ID - WASHINGTON COUNTY (087) - MSA NA | 8 | 881 | 7 | 831 | 0 | 0 |

Footnote:

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2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Farms with ≤ \$1 million revenue | | Purchases | |
|------------------------------------------|-----------------|------------------|-----------------------------------------------------|------------------|-----------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| ID - NEZ PERCE COUNTY (069) - MSA 30300 | 3 | 622 | 3 | 622 | 0 | 0 |
| UT - CACHE COUNTY (005) - MSA 30860 | 5 | 550 | 5 | 550 | 0 | 0 |
| UT - BOX ELDER COUNTY (003) - MSA 36260 | 4 | 313 | 4 | 313 | 0 | 0 |
| UT - WEBER COUNTY (057) - MSA 36260 | 1 | 75 | 1 | 75 | 0 | 0 |
| UT - JUAB COUNTY (023) - MSA 39340 | 1 | 75 | 1 | 75 | 0 | 0 |
| UT - UTAH COUNTY (049) - MSA 39340 | 14 | 1,745 | 9 | 570 | 0 | 0 |
| UT - SALT LAKE COUNTY (035) - MSA 41620 | 3 | 35 | 2 | 20 | 0 | 0 |
| UT - TOOELE COUNTY (045) - MSA 41620 | 2 | 70 | 2 | 70 | 0 | 0 |
| UT - WASHINGTON COUNTY (053) - MSA 41100 | 2 | 531 | 1 | 31 | 0 | 0 |
| ID - JEROME COUNTY (053) - MSA 46300 | 4 | 813 | 0 | 0 | 0 | 0 |
| ID - TWIN FALLS COUNTY (083) - MSA 46300 | 11 | 1,863 | 10 | 1,563 | 0 | 0 |
| UT - BEAVER COUNTY (001) - MSA NA | 3 | 328 | 3 | 328 | 0 | 0 |
| UT - CARBON COUNTY (007) - MSA NA | 1 | 30 | 1 | 30 | 0 | 0 |
| UT - DUCHESNE COUNTY (013) - MSA NA | 8 | 1,468 | 7 | 968 | 0 | 0 |
| UT - EMERY COUNTY (015) - MSA NA | 6 | 1,015 | 6 | 1,015 | 0 | 0 |
| UT - GARFIELD COUNTY (017) - MSA NA | 5 | 475 | 5 | 475 | 0 | 0 |
| UT - IRON COUNTY (021) - MSA NA | 5 | 505 | 3 | 399 | 0 | 0 |
| UT - MILLARD COUNTY (027) - MSA NA | 26 | 2,981 | 21 | 2,525 | 0 | 0 |
| UT - RICH COUNTY (033) - MSA NA | 17 | 1,484 | 15 | 1,349 | 0 | 0 |
| UT - SAN JUAN COUNTY (037) - MSA NA | 4 | 265 | 4 | 265 | 0 | 0 |
| UT - SANPETE COUNTY (039) - MSA NA | 6 | 911 | 6 | 911 | 0 | 0 |
| UT - SEVIER COUNTY (041) - MSA NA | 11 | 803 | 10 | 703 | 0 | 0 |
| UT - SUMMIT COUNTY (043) - MSA NA | 9 | 834 | 8 | 784 | 0 | 0 |
| UT - UINTAH COUNTY (047) - MSA NA | 10 | 1,584 | 8 | 1,102 | 0 | 0 |

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2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Farms with ≤ \$1 million revenue | | Purchases | |
|------------------------------------|-----------------|------------------|-----------------------------------------------------|------------------|-----------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| UT - WASATCH COUNTY (051) - MSA NA | 3 | 315 | 3 | 315 | 0 | 0 |
| UT - WAYNE COUNTY (055) - MSA NA | 2 | 84 | 2 | 84 | 0 | 0 |

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: ZIONS BANCORPORATION, N.A.

PAGE: 1 OF 1

Respondent ID: 0000004341
Agency: OCC - 1

Memo Item: Loans by Affiliates

| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
|-----------------------------------------|---------------------|----------------------|---------------------|----------------------|
| Community Development Loans | | | | |
| Originated | 401 | 1,596,239 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 401 | 1,596,239 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0018

BOULDER COUNTY (013), CO

MSA: 14500

Low Income

0126.05* 0126.07* 0134.01 0135.03 0135.05

Moderate Income

0122.02 0122.03 0122.04 0123.00* 0129.05 0132.01* 0132.10 0133.02 0133.05 0133.06 0133.07

0133.08 0134.02 0608.00

Middle Income

0121.02 0121.05 0125.01 0125.07 0125.08 0125.09 0125.11 0126.03 0126.08 0127.05 0127.07

0127.09 0129.04 0129.07* 0130.03 0130.05* 0130.06 0132.07 0132.08 0132.11 0132.12* 0132.13

0135.06 0135.07 0135.08 0136.01 0136.02* 0137.02 0606.00 0609.00

Upper Income

0121.01 0121.03 0121.04 0122.01 0124.01 0125.05* 0125.10 0127.01 0127.08 0127.10 0128.00

0129.03 0130.04 0132.02 0132.05 0137.01 0607.00 0613.00 0614.00*

ASSESSMENT AREA - 0019

EAGLE COUNTY (037), CO

MSA: NA

Middle Income

0001.00* 0004.01* 0005.03

Upper Income

0002.00 0003.01 0003.02 0004.02* 0004.03 0005.01* 0005.02* 0006.00 0007.01* 0007.02 0007.03*

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9516.00 9517.02 9518.03 9519.01 9520.01* 9520.02

Upper Income

9517.01* 9518.02 9518.04 9519.02 9521.00*

LA PLATA COUNTY (067), CO

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Middle Income

9403.00 9709.00 9711.00

Upper Income

9404.00 9706.00 9707.01 9707.03 9707.04 9708.00 9710.00

MONTEZUMA COUNTY (083), CO

MSA: NA

Moderate Income

9411.00 9694.00

Middle Income

9690.00 9691.00 9692.00 9693.00 9696.00

MONTROSE COUNTY (085), CO

MSA: NA

Moderate Income

9662.02* 9663.00 9666.01*

Middle Income

9661.00* 9662.01* 9664.00 9665.02 9665.03* 9666.02*

Upper Income

9665.01

PITKIN COUNTY (097), CO

MSA: NA

Upper Income

0001.00 0004.01 0004.02 0005.00

ROUTT COUNTY (107), CO

MSA: NA

Middle Income

0001.00 0002.00* 0008.00

Upper Income

0003.00 0004.00 0005.00 0006.00 0007.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0020

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 30-40%

0023.00

Median Family Income 40-50%

0003.02 0007.00* 0029.00* 0052.01* 0053.00* 0054.00*

Median Family Income 50-60%

0019.00* 0040.09* 0045.01 0052.02* 0055.02* 0061.00* 0063.02*

Median Family Income 60-70%

0011.01* 0015.00 0020.00 0021.01 0021.02 0022.00 0028.00 0033.08* 0040.08 0044.01* 0045.08

0060.00 0062.00 0064.00* 0065.01* 0065.02

Median Family Income 70-80%

0001.01 0003.01 0005.00 0011.04* 0013.01 0014.00 0016.00 0017.00* 0024.00 0027.00* 0033.03

0041.00 0044.03* 0045.06 0049.01 0051.11 0080.00

Median Family Income 80-90%

0002.03 0004.00 0006.00* 0013.02 0030.00 0038.01* 0042.00 0043.00 0045.03 0046.02 0048.00

0050.00 0051.10* 0057.00 0063.01

Median Family Income 90-100%

0002.02 0009.00 0018.00 0025.02 0039.05 0045.02* 0045.07 0045.10 0046.01 0046.03 0055.01*

0056.01 0056.02 0059.00 0066.00* 0068.01

Median Family Income 100-110%

0001.02* 0033.06* 0033.07 0039.09 0045.11 0047.01 0047.02* 0051.04 0058.00 0067.00 0078.00

Median Family Income 110-120%

0047.03 0047.05 0051.05* 0051.06 0051.07 0051.08 0051.09 0069.02

Median Family Income >= 120%

0008.00 0010.00 0025.01* 0031.00 0033.05 0034.00 0037.01 0037.02* 0037.05 0037.06 0037.07

0037.08* 0037.09 0039.02 0039.06 0047.06* 0049.02 0068.02* 0069.01 0070.00 0071.01 0071.02

0072.01 0072.02 0073.00 0074.00 0075.00 0076.01 0076.02 0077.00 0079.00

Median Family Income Not Known

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0038.02* 0044.02*

TELLER COUNTY (119), CO

MSA: 17820

Moderate Income

0102.02*

Middle Income

0101.04 0101.06 0102.01

Upper Income

0101.03 0101.05

ASSESSMENT AREA - 0021

ADAMS COUNTY (001), CO

MSA: 19740

Low Income

0078.01 0078.02 0079.00 0083.08 0086.03 0087.09 0088.01 0092.03 0093.18 0093.19 0093.20*

0150.00

Moderate Income

0080.00* 0081.00 0082.00 0083.09 0083.53 0085.05 0085.06 0085.07 0086.04 0086.05* 0086.06

0087.05 0087.06* 0088.02 0089.01 0090.01 0090.02* 0091.01 0091.03 0091.04 0092.02 0092.07*

0093.04 0093.07 0093.08* 0093.09* 0093.10 0093.16 0093.21* 0093.22* 0093.23 0094.01 0094.07*

0095.01* 0095.02 0095.53 0096.03 0096.04 0096.06 0096.07 0097.51* 0097.52

Middle Income

0084.01 0084.02* 0085.08 0085.24 0085.29 0085.33 0085.34* 0085.35 0085.39 0085.42* 0085.43

0085.45 0085.46 0085.47* 0085.48* 0085.49 0085.50 0092.04 0092.06* 0093.06* 0093.25 0093.27*

0094.06 0094.11* 0096.08* 0601.00 0602.00

Upper Income

0085.23 0085.26 0085.36* 0085.37 0085.38 0085.40 0085.41 0085.44* 0085.51 0093.26 0094.08

0094.09* 0094.10 0600.00 0612.00*

Income Not Known

9887.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 30-40%

0810.00

Median Family Income 40-50%

0049.51 0055.51 0055.52 0065.01 0072.01* 0072.02* 0073.02 0076.00 0077.04 0818.00

Median Family Income 50-60%

0049.52 0059.51 0060.00 0073.01* 0074.00 0808.00* 0811.00 0812.00* 0813.00 0820.00* 0822.00
0869.00* 0870.00 0871.00 0873.00

Median Family Income 60-70%

0057.00 0061.00 0064.00 0075.00* 0077.02 0077.03* 0800.00* 0801.00 0806.00 0815.00 0819.00*
0823.00 0826.00* 0836.00 0868.00

Median Family Income 70-80%

0055.53 0056.20 0059.52 0062.00 0063.00* 0065.02 0066.01 0807.00 0824.00* 0829.00* 0835.00
0846.00

Median Family Income 80-90%

0056.25 0066.04* 0067.13 0804.00 0805.00 0814.00 0816.00 0821.00 0827.00 0828.00* 0833.00*
0834.00* 0838.00 0842.00* 0844.00* 0845.00* 0848.00* 0857.00* 0863.00

Median Family Income 90-100%

0056.11 0056.26 0056.28 0066.03 0068.56 0068.58 0802.00 0809.00 0825.00 0839.00* 0843.00
0872.00

Median Family Income 100-110%

0058.00 0067.07 0071.01* 0071.04 0803.00 0840.00 0841.00* 0847.00 0858.00

Median Family Income 110-120%

0056.19 0056.34 0068.54 0071.05 0831.00 0837.00 0860.00 0861.00* 0865.00

Median Family Income >= 120%

0056.12* 0056.14 0056.21 0056.22 0056.23* 0056.24 0056.27 0056.29 0056.30 0056.31 0056.32
0056.33 0056.35* 0056.36 0067.04 0067.05 0067.06 0067.08 0067.09 0067.11 0067.12 0068.08
0068.15 0068.55 0068.57 0071.03 0071.06 0071.07 0151.00 0817.00* 0830.00* 0832.00 0849.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0850.00* 0851.00* 0852.00 0853.00 0854.00 0855.00 0856.00* 0859.00 0862.00 0864.00* 0866.00
0867.00

BROOMFIELD COUNTY (014), CO

MSA: 19740

Middle Income

0300.00 0301.00 0302.00 0303.00 0306.00 0308.00 0311.00 0312.00

Upper Income

0304.00* 0305.00 0307.00 0309.00 0310.00 0313.00 0314.00*

Income Not Known

9801.00* 9802.00* 9803.00*

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 10-20%

0008.00

Median Family Income 20-30%

0007.02

Median Family Income 30-40%

0010.00 0019.01 0045.05 0045.06 0070.06* 0156.00

Median Family Income 40-50%

0007.01 0009.03 0009.04 0011.01* 0014.02 0035.00 0036.01 0036.02 0041.01 0041.02 0044.04*

0045.03* 0050.02 0068.13* 0069.01 0070.37 0070.89* 0083.06*

Median Family Income 50-60%

0006.00 0009.05 0013.01 0014.01 0015.00 0018.00 0044.03 0045.04* 0046.02 0046.03 0051.04

0083.04* 0083.05* 0083.12 0083.87* 0155.00

Median Family Income 60-70%

0002.02 0009.02 0013.02 0046.01 0047.00* 0050.01 0053.00 0068.14* 0070.13 0083.86* 0157.00*

Median Family Income 70-80%

0002.01 0004.01 0014.03 0023.00* 0024.02 0083.88 0083.90 0119.03* 0153.00 9800.00

Median Family Income 80-90%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0016.00 0024.03 0027.03 0040.05 0055.03* 0068.10 0068.11 0070.88 0083.91* 0120.14

Median Family Income 90-100%

0003.01 0005.02 0011.02 0031.01* 0032.02* 0041.04 0043.01 0048.01* 0051.02 0055.02* 0119.02

Median Family Income 100-110%

0021.00 0026.01 0030.03 0030.04 0036.03* 0067.01 0068.12 0120.10 0154.00

Median Family Income 110-120%

0027.01 0028.02 0028.03 0029.01 0030.02 0031.02 0032.01* 0040.03* 0083.89

Median Family Income >= 120%

0001.02 0003.02 0003.03 0004.02 0005.01 0017.01 0017.02 0020.00 0026.02 0027.02 0028.01

0029.02 0030.01 0032.03 0033.00* 0034.01 0034.02 0037.01 0037.02 0037.03 0038.00 0039.01

0039.02 0040.02 0040.04 0040.06 0041.03 0041.06 0041.07 0042.01 0042.02 0043.02* 0043.03

0043.04* 0043.06 0044.05 0052.00 0068.04 0068.09 0120.01

Median Family Income Not Known

0019.02 9801.00

DOUGLAS COUNTY (035), CO

MSA: 19740

Middle Income

0139.04 0139.07 0140.01 0140.05 0140.07 0141.10 0141.14 0141.23 0141.26 0141.38 0142.04

0143.00* 0145.04 0145.05 0146.03

Upper Income

0139.01 0139.05 0139.08 0139.09 0139.10 0139.11 0140.06 0140.08 0140.09 0140.10 0140.11

0140.12 0140.13 0141.07* 0141.08* 0141.09* 0141.12 0141.13 0141.15 0141.16 0141.22 0141.24*

0141.25 0141.27 0141.28* 0141.29* 0141.30 0141.31 0141.32* 0141.33* 0141.34 0141.35 0141.36

0141.37 0141.39 0141.40 0142.02 0142.03* 0144.03 0144.04* 0144.05 0144.06 0145.03 0145.06

0146.02* 0146.04*

GILPIN COUNTY (047), CO

MSA: 19740

Middle Income

0138.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 30-40%

0107.02

Median Family Income 40-50%

0115.50

Median Family Income 50-60%

0104.02 0104.05 0104.06 0109.02 0114.01 0114.02* 0116.01* 0118.06*

Median Family Income 60-70%

0104.03 0106.04 0117.09* 0117.30* 0117.32

Median Family Income 70-80%

0098.30* 0098.31 0101.00 0102.09* 0103.05* 0106.03 0111.00 0113.00 0116.02 0117.23 0117.29
0117.33 0118.03

Median Family Income 80-90%

0102.08* 0102.12 0102.13 0103.07* 0110.00 0117.10 0117.31 0119.51 0120.47 0158.00 0159.00

Median Family Income 90-100%

0098.32* 0098.34 0099.00* 0102.06 0102.11 0103.04* 0105.02 0105.03* 0107.01 0112.02* 0117.08
0118.04 0118.05 0119.04 0120.38* 0120.39 0120.46 0120.52 0120.60*

Median Family Income 100-110%

0098.33 0098.40* 0100.00 0103.06* 0103.08 0109.01 0117.01 0117.11 0117.28* 0120.26 0604.00

Median Family Income 110-120%

0098.07 0098.23 0098.24 0098.27 0098.28 0098.41 0102.05 0102.10 0117.02* 0117.12* 0117.20*
0120.23 0120.37 0120.42* 0120.45 0120.48 0120.55

Median Family Income >= 120%

0098.06 0098.08 0098.15* 0098.29* 0098.35* 0098.36 0098.37 0098.38 0098.39 0098.42 0098.43
0098.45 0098.46 0098.47 0098.48 0098.49 0098.50 0098.51 0098.52 0103.03 0105.04 0108.01
0117.21 0117.24 0117.25 0117.26 0117.27 0120.22 0120.24 0120.27 0120.30 0120.31* 0120.32
0120.33 0120.34* 0120.35 0120.36 0120.41 0120.43 0120.44 0120.49 0120.50 0120.51 0120.53
0120.54 0120.57* 0120.58* 0120.59 0603.00* 0605.00

Median Family Income Not Known

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9800.00* 9804.00*

ASSESSMENT AREA - 0023

MESA COUNTY (077), CO

MSA: 24300

Moderate Income

0004.00 0005.00 0006.01* 0006.02 0013.01 0017.05 0017.06

Middle Income

0002.00 0003.00 0007.00 0008.00 0009.00 0010.01 0011.01 0011.02 0013.02 0014.02 0015.01

0017.02 0017.03 0017.07 0018.00 0019.00

Upper Income

0010.02 0012.00* 0014.03 0014.04 0015.02 0016.00

ASSESSMENT AREA - 0024

PUEBLO COUNTY (101), CO

MSA: 39380

Low Income

0011.00* 0012.00 0026.00*

Moderate Income

0002.00* 0004.00* 0006.00 0008.00 0009.04* 0009.05* 0010.00* 0014.00 0018.00* 0020.00 0021.00

0023.00 0025.00 0027.00 0029.16* 0035.00

Middle Income

0001.00 0005.00 0009.02 0015.00* 0016.00 0017.00 0019.00 0022.00* 0024.00* 0028.01 0028.02

0029.01 0029.12* 0030.01 0031.03 0031.06 0032.00 0036.00*

Upper Income

0028.04* 0028.06 0028.07 0028.08* 0029.03 0029.06 0029.11 0029.13* 0029.14* 0029.15 0029.17

0029.18 0030.04 0031.04 0031.05

Income Not Known

0003.00* 0009.03* 9801.00*

OUTSIDE ASSESSMENT AREA

ARCHULETA COUNTY (007), CO

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Middle Income

9404.00 9742.00 9743.00 9744.00

CHAFFEE COUNTY (015), CO

MSA: NA

Middle Income

0002.00 0004.01 0004.02

CLEAR CREEK COUNTY (019), CO

MSA: 19740

Moderate Income

0148.00

CROWLEY COUNTY (025), CO

MSA: NA

Moderate Income

9696.00

CUSTER COUNTY (027), CO

MSA: NA

Moderate Income

9701.00

DELTA COUNTY (029), CO

MSA: NA

Middle Income

9646.00 9648.00

DOLORES COUNTY (033), CO

MSA: NA

Moderate Income

0001.00

ELBERT COUNTY (039), CO

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 19740

Middle Income

9612.08 9612.09

Upper Income

9612.04 9612.06 9612.07

FREMONT COUNTY (043), CO

MSA: NA

Moderate Income

9782.00 9783.00 9786.00

Middle Income

9794.00

GRAND COUNTY (049), CO

MSA: NA

Middle Income

0001.00 0002.01

Upper Income

0002.02

GUNNISON COUNTY (051), CO

MSA: NA

Middle Income

9637.00

Upper Income

9638.00

HUERFANO COUNTY (055), CO

MSA: NA

Moderate Income

9606.00

Middle Income

9609.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

JACKSON COUNTY (057), CO

MSA: NA

Middle Income

9556.00

LAKE COUNTY (065), CO

MSA: NA

Middle Income

9617.00

LARIMER COUNTY (069), CO

MSA: 22660

Moderate Income

0001.00 0005.04 0007.00 0009.01 0010.03 0011.10 0018.04 0024.01

Middle Income

0002.02 0005.06 0008.02 0010.07 0016.07 0017.06 0017.08 0018.09 0019.03 0024.02 0025.02

0025.03

Upper Income

0010.09 0016.02 0016.05 0017.09 0026.00

LAS ANIMAS COUNTY (071), CO

MSA: NA

Middle Income

0004.00

LOGAN COUNTY (075), CO

MSA: NA

Middle Income

9663.00

MORGAN COUNTY (087), CO

MSA: NA

Moderate Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0005.00

OURAY COUNTY (091), CO

MSA: NA

Upper Income

9676.00

PARK COUNTY (093), CO

MSA: 19740

Moderate Income

0005.00

Middle Income

0001.00

RIO BLANCO COUNTY (103), CO

MSA: NA

Middle Income

9511.00

RIO GRANDE COUNTY (105), CO

MSA: NA

Middle Income

9770.00

SAN MIGUEL COUNTY (113), CO

MSA: NA

Middle Income

9681.01

SUMMIT COUNTY (117), CO

MSA: NA

Middle Income

0004.01

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

0001.00 0002.00 0003.00 0004.02

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0007.05 0020.04 0020.10 0020.14

Middle Income

0007.04 0014.06 0014.09 0014.11 0014.13 0015.00 0018.00 0019.06 0019.07 0019.08 0025.01

Upper Income

0014.07 0014.12 0020.07 0020.09 0020.12 0020.15 0020.18 0020.19 0021.03 0022.03 0022.08
0022.09

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004341

Institution: ZIONS BANCORPORATION, N.A.

Agency: OCC - 1

| Record Identifier: ¹¹ | Total Composite Records on File | Total Composite Records Without Errors | Total Validity¹⁰ Errors | Percentage of Validity Errors |
|-----------------------------------------|----------------------------------------|-----------------------------------------------|-------------------------------------------|--------------------------------------|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 8,703 | 8,703 | 0 | 0.00% |
| Small Farm Loans | 200 | 200 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 13,862 | 13,862 | 0 | 0.00% |
| Total | 22,767 | 22,767 | 0 | 0.00% |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.